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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number	10/748,890
Filing Date	6/3/2004
First Named Inventor	Jeff S. Eder
Art Unit	3623
Examiner Name	Thomas Mansfield
Attorney Docket Number	AR - 64

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NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		AUTHERS, JOHN, "Is it back to the Fifties?", www.ft.com, March 24, 2009, pages 1 - 4, Financial Times, U.K.	
		STIGLITZ, JOSEPH, "Prize Lecture: information and the change in the paradigm in economics", December 8, 2001, pages 472 - 540, The Nobel Foundation, Sweden	
		FOUNDATION, THE NOBEL, Press Release, October 10, 2001, pages 1 - 3, The Nobel Foundation Sweden	
		DOUGLAS, NIALL; "In the light of current evidence, critically examine the efficient market hypothesis", April 10, 2007, pages 1 - 7, St. Andrews University, Scotland	
		SOMOYE, RUSSELL; AKINTOYE, ISHOLA; OSENI, JIMOH; "Asset pricing in an informational inefficient market"; December, 2008, Pages 7 - 15, European Journal of Economics, Finance and Administrative Science, Eurojournals, Cyprus	
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		LUEHRMAN, TIMOTHY; "What's it worth", May-June 1997, pages 132 - 142, Harvard Business Review, U.S.A.	
		DAMODARAN, ASWATH, "The adjusted present value approach", December 4, 2003, pages 1 - 4, Stern School of Business, N.Y.U., U.S.A.	
		FERNANDEZ, PABLO, "Valuing companies by cash flow discounting", October 16, 2008, pages 1 - 19, University of Navarra, Spain	

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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.